EXHIBIT A

AFFORDABILITY MATRIX

POINTS FOR THE MIXED INCOME POOL

PTS = 3 Each 10% increment of restriction @ 50% AMI
PTS = 0.5 Each 10% increment of restriction @ 60% AMI

POINTS FOR THE NON-MIXED INCOME POOL

PTS = 7 Each 10% increment of restriction @ 50% AMI
PTS = 2.0 Each 10% increment of restriction @ 60% AMI

20% Restricted
20% @ 50 = 6
 0% @ 60 = 0
Total Pts: 6

30% Restricted
30% @ 50 = 9
 0% @ 60 = 0
Total Pts: 9

20% @ 50 = 6
10% @ 60 = 0.5
Total Pts: 6.5

40% Restricted
40% @ 50 = 12
 0% @ 60 = 0
Total Pts: 12

30% @ 50 = 9
10% @ 60 = 0.5
Total Pts: 9.5

20% @ 50 = 6
20% @ 60 = 1
Total Pts: 7

50% Restricted
50% @ 50 = 15
 0% @ 60 = 0
Total Pts: 15

40% @ 50 = 12
10% @ 60 = 0.5
Total Pts: 12.5

30% @ 50 = 9
20% @ 50 = 1
Total Pts: 10

20% @ 50 = 6
30% @ 60 = 1.5
Total Pts: 7.5

10% @ 50 = 3
40% @ 60 = 2
Total Pts: 5

POINT SPREAD 5 TO 15

MAXIMUM POINTS 15

60% Restricted
60% @ 50 = 42
 0% @ 60 = 0
Total Pts: 42

50% @ 50 = 35
10% @ 60 = 2
Total Pts: 37

40% @ 50 = 28
20% @ 60 = 4
Total Pts: 32

30% @ 50 = 21
30% @ 60 = 6
Total Pts: 27

20% @ 50 = 14
40% @ 60 = 8
Total Pts: 22

10% @ 50 = 7
50% @ 60 = 10
Total Pts: 17

70% Restricted
70% @ 50 = 49
 0% @ 60 = 0
Total Pts: 49

60% @ 50 = 42
10% @ 60 = 2
Total Pts: 44

50% @ 50 = 35
20% @ 60 = 4
Total Pts: 39

40% @ 50 = 28
30% @ 60 = 6
Total Pts: 34

30% @ 50 = 21
40% @ 60 = 8
Total Pts: 29

20% @ 50 = 14
50% @ 60 = 10
Total Pts: 24

10% @ 50 = 7
60% @ 60 = 12
Total Pts: 19

80% Restricted
80% @ 50 = 56
 0% @ 60 = 0
Total Pts: 56

70% @ 50 = 49
10% @ 60 = 2
Total Pts: 51

60% @ 50 = 42
20% @ 60 = 4
Total Pts: 46

50% @ 50 = 35
30% @ 60 = 6
Total Pts: 41

40% @ 50 = 28
40% @ 60 = 8
Total Pts: 36

30% @ 50 = 21
50% @60 = 10
Total Pts: 31

20% @ 50 = 14
60% @ 60 = 12
Total Pts: 33

10% @ 50 = 7
70% @ 60 = 14
Total Pts: 21

90% Restricted
90% @ 50 = 63
 0% @ 60 = 0
Total Pts: 63

80% @ 50 = 56
10% @ 60 = 2
Total Pts: 58

70% @ 50 = 49
20% @ 60 = 4
Total Pts: 53

60% @ 50 = 42
30% @ 60 = 6
Total Pts: 48

50% @ 50 = 35
40% @ 60 = 8
Total Pts: 43

40% @ 50 = 28
50% @60 = 10
Total Pts: 38

30% @ 50 = 21
60% @ 60 = 12
Total Pts: 33

20% @ 50 = 14
80% @ 60 = 16
Total Pts: 23

100% Restricted
100% @ 50 = 70
 0% @ 60 = 0
Total Pts: 70

90% @ 50 = 63
10% @ 60 = 2
Total Pts: 65

80% @ 50 = 56
20% @ 60 = 4
Total Pts: 60

70% @ 50 = 49
30% @ 60 = 6
Total Pts: 55

60% @ 50 = 42
40% @ 60 = 8
Total Pts: 50

50% @ 50 = 35
50% @60 = 10
Total Pts: 45

40% @ 50 = 28
60% @ 60 = 12
Total Pts: 40

30% @ 50 = 21
70% @ 60 = 14
Total Pts: 35

20% @ 50 = 14
80% @ 60 = 16
Total Pts: 30

10% @ 50 = 7
90% @ 60 = 18
Total Pts: 25

POINT SPREAD 17 TO 35

MAXIMUM POINTS = 35